

Application No. 10/084,045  
Reply to Office Action of March 10, 2005  
and Office Action of April 16, 2007

13

Docket No.: NCE-10402/08

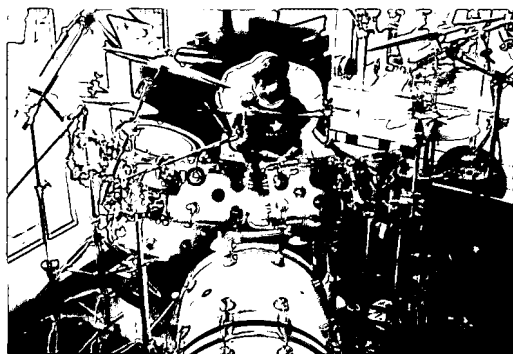
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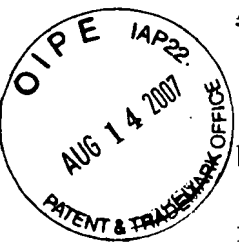


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### **Arguments Relating To New Claims 8-19**

Applicant submits new claims 8-19 to the application, with claims 9, 12, and 15 being the only new independent claims. It should be seen that new claim is dependent from claim 7, which depends from claim 1, which is believed to be allowable. With respect to claim 1, it is believed to be allowable for the reasons and arguments set forth in Pages 8-11 of the present response, which are incorporated herein by reference and reiterated herein in support of the reasons why new claims 8-19 should also be allowable.

Similar to the above arguments regarding the application of 35 U.S.C. 103 to claims 1-7, the Credit Risk Management Report Reference (CRMR), in view of Business Week, does not teach or suggest the invention as claimed in new claims 8-19.

Specifically, Claims 9-19, which include independent claims 9, 12, 15, and the resulting dependent claims 10, 11, 13, 14, 16, 17, 18, and 19 each include and contain the limitation of the step of providing an exempt and non-exempt entity. There is no objective evidence in either of the CRMR or Business Week references that would lead an individual to combine the relevant teachings of the references to arrive at the invention now claimed in claims 8-19, and claims 9-19 in particular.

Most notably, it should be seen that CRMR makes reference to "members" if the National Foundation for Consumer Credit (NFCC), but fails to provide any teaching as to whether these NFCC members are exempt or non-exempt entities for purposes of a Section 103 obviousness rejection. Applicant also reiterates that the cited Business Week reference is directly opposite to the claimed invention, and particular new claims 8-19. For example, the Business Week reference, on its face, teaches and discusses non-profit credit counseling agencies which refer consumers to a for-profit agency or entity. It is

respectfully submitted that this method, as disclosed in the cited Business Week reference, may be easily distinguished by from the present invention, especially the new independent claims 9, 12, 15 and their dependent claims since the consumer's initial contact and/or access into the methodology may be with a for-profit non-exempt entity, rather than with an express exempt non-profit.

In view of the foregoing, it is respectfully submitted that new claim 8 and new independent claims 9, 12, and 15 are patentable over the prior art made of record by the Examiner. The dependent claims set forth in new claims 10, 11, 13, 14, 16, 17, 18, and 19 are also submitted to be patentable over the prior art cited by the Examiner since these claims all depend from an otherwise allowable new independent claim.

#### **Conclusion**

In view of the above amendments and remarks, Applicant respectfully submits that the application is now in condition for allowance. Such action is respectfully requested.

Dated: August 9, 2007

Respectfully submitted,

By: 

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Applicant